

Fill in this information to identify the case:

Debtor 1 BRIAN MICHAEL KREITZER

Debtor 2 MEREDITH ELLEN KREITZER
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN District of OHIO
(State)

Case number 16-32743

Official Form 410S1**Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: MTGLQ Investors, L.P.**Court claim no. (if known):** 11-1

Last 4 digits of any number you use
to identify the debtor's account: 9330

Date of payment change:

Must be at least 21 days after date 09/01/2017
of this notice

New total payment: \$ 716.08

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 190.76 **New escrow payment:** \$ 190.53

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____% **New interest rate:** _____%

Current principal and interest payment: \$ _____ **New principal and interest payment:** \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ **New mortgage payment:** \$ _____

Debtor 1 BRIAN MICHAEL KREITZER
First Name Middle Name Last Name

Case number (if known) 16-32743

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Uwais Pathan Date: 07/24/2017
Signature

Print: Uwais Pathan Title: Claims Processor
First Name Middle Name Last Name

Company Ascension Capital Group

Address P.O. Box 201347
Number Street
Arlington TX 76006
City State ZIP Code

Contact phone ((888) 455-6662) Email

Case Name: BRIAN MICHAEL KREITZER

MEREDITH ELLEN KREITZER

Case No. 16-32743

Debtor(s).

NOTICE OF MORTGAGE PAYMENT CHANGE

PLEASE BE ADVISED that on 07/24/2017 (the "Notice Date"), pursuant to Federal Rule of Bankruptcy Procedure 3002.1(b) (the "Bankruptcy Rules"), MTGLQ Investors, L.P. c/o Shellpoint Mortgage Servicing filed a Notice of Change of Mortgage Payment (the "Notice"). The Notice was filed due to a post-bankruptcy change in payment on the Debtor'(s) principal place of residence. A copy of the Notice is attached hereto.

The filing of this Notice, via the Court's Electronic Filing system, constitutes service upon the Chapter 13 Trustee and counsel for the Debtor(s), pursuant to Bankruptcy Rule 3002.1 and any and all applicable Bankruptcy Rules. Further, a copy of the Notice was served upon the Debtor(s) on the Notice Date, at the address listed below, by First Class U.S. Mail, postage prepaid.

BRIAN MICHAEL KREITZER
MEREDITH ELLEN KREITZER
1833 PERSHING BLVD.
DAYTON, OH 45420

Date: 07/24/2017

By: /s/ Uwais Pathan

Uwais Pathan, Ascension Capital Group, Inc.
Authorized Agent for Shellpoint Mortgage
Servicing

Analysis Date: July 14, 2017

Brian M Kreitzer
C/O Richard W
1833 Pershin Blvd
Springboro OH 45066

Loan: [REDACTED] 9330
Property Address:
1833 Persing Blvd
Dayton, OH 45420

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Sept 2016 to Aug 2017. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Sep 01, 2017:
Principal & Interest Pmt:	525.55	525.55
Escrow Payment:	0.00	190.53
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$525.55	\$716.08

Escrow Balance Calculation	Aug 01, 2015
Due Date:	Aug 01, 2015
Escrow Balance:	(3,796.40)
Anticipated Pmts to Escrow:	0.00
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$3,796.40)

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
					Starting Balance	572.32	(3,506.71)
Sep 2016	190.76			*		763.08	(3,506.71)
Oct 2016	190.76			*		953.84	(3,506.71)
Nov 2016	190.76			*		1,144.60	(3,506.71)
Dec 2016	190.76			*		1,335.36	(3,506.71)
Jan 2017	190.76			*		1,526.12	(3,506.71)
Jan 2017				751.10	* County Tax	1,526.12	(4,257.81)
Feb 2017	190.76		734.97		* County Tax	981.91	(4,257.81)
Feb 2017		1,996.72			* Escrow Only Payment	981.91	(2,261.09)
Mar 2017	190.76			*		1,172.67	(2,261.09)
Apr 2017	190.76			*		1,363.43	(2,261.09)
May 2017	190.76		850.00	815.00	* Hazard	704.19	(3,076.09)
Jun 2017	190.76			*		894.95	(3,076.09)
Jun 2017				720.31	* County Tax	894.95	(3,796.40)
Jul 2017	190.76		704.18		* County Tax	381.53	(3,796.40)
Aug 2017	190.76			*		572.29	(3,796.40)
					Anticipated Transactions	572.29	(3,796.40)
Jul 2017							(3,796.40)
Aug 2017							(3,796.40)
	\$2,289.12	\$1,996.72	\$2,289.15	\$2,286.41			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

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Last year, we anticipated that payments from your account would be made during this period equalling \$2,289.93. Under Federal law, your lowest monthly balance should not have exceeded 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Under your mortgage contract and State law, your lowest monthly balance should not exceed \$381.53.

Analysis Date: July 14, 2017

Brian M Kreitzer

Loan: [REDACTED] 9330

**Annual Escrow Account Disclosure Statement
 Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(3,796.40)	571.65
Sep 2017	190.53			(3,605.87)	762.18
Oct 2017	190.53			(3,415.34)	952.71
Nov 2017	190.53			(3,224.81)	1,143.24
Dec 2017	190.53			(3,034.28)	1,333.77
Jan 2018	190.53			(2,843.75)	1,524.30
Feb 2018	190.53	751.10	County Tax	(3,404.32)	963.73
Mar 2018	190.53			(3,213.79)	1,154.26
Apr 2018	190.53			(3,023.26)	1,344.79
May 2018	190.53	815.00	Hazard	(3,647.73)	720.32
Jun 2018	190.53			(3,457.20)	910.85
Jul 2018	190.53	720.31	County Tax	(3,986.98)	381.07
Aug 2018	190.53			(3,796.45)	571.60
	<u>\$2,286.36</u>	<u>\$2,286.41</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$381.07. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$381.07 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Under your mortgage contract and State law, your lowest monthly balance should not exceed \$381.07

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$3,796.40). Your starting balance (escrow balance required) according to this analysis should be \$571.65. This means you have a shortage of \$4,368.05. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be \$2,286.41. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	190.53
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$190.53</u>